

# Massachusetts Nongroup Health Insurance

Guaranteed Issue Plan Rates for the Period Between December 1, 2006 and November 30, 2007

| Company  | Plan         | Plan Name  | Sample Monthly Rates |             |                                     |             |  |             |
|--|--------------|--|----------------------|-------------|-------------------------------------|-------------|--|-------------|
|  |              |  | Single<br>25 Yr Old  |             | Family<br>35 Yr Old w/Sp+2 Children |             | Two Adults<br>63 Yr Old w/60 Yr Old Spouse |             |
|  |              |  | Boston               | Springfield | Boston                              | Springfield | Boston                                     | Springfield |
| <b>The Mid-West Life<br/>Ins. Co. of Tennessee</b><br>P.O. Box 982010<br>N. Richland Hills, TX 76820<br>1-800-527-5504 | Medical Plan | <b>Medical Plan</b>  | \$1,468.85           | \$1,266.91  | \$4,680.66                          | \$4,037.16  | \$5,675.12                                 | \$4,894.89  |
| Enhanced Benefits (if any):  |              | None.  |                      |             |                                     |             |  |             |
| Premium by Geographic Area?  |              | Yes.   |                      |             |                                     |             |  |             |
| Payment Mode Discount?   |              | No, only monthly rates are available.  |                      |             |                                     |             |  |             |
| Only available through associations?   |              | No.  |                      |             |                                     |             |  |             |
| 2006-2007 Enrollment:  |              | May contain up to a 6-month pre-existing condition limitation period depending on prior creditable coverage. |                      |             |                                     |             |  |             |

|  |          |  |          |          |            |            |            |            |
|--|----------|--|----------|----------|------------|------------|------------|------------|
| <b>Neighborhood<br/>Health Plan, Inc.</b><br>253 Summer Street<br>Boston, MA 02210<br>1-800-462-5449 | HMO Plan | <b>NHP Non-Group<br/>Plan</b>  | \$436.45 | \$383.22 | \$1,504.78 | \$1,321.27 | \$1,732.78 | \$1,521.46 |
|  |          | **** NOTE: TWO ADULT RATE IS FOR TWO SEPARATE SINGLE COVERAGES; TWO-PERSON RATE MAY BE MORE<br>FAMILY RATE IS FOR ONE SINGLE COVERAGE AND ONE ADULT WITH CHILDREN COVERAGE |          |          |            |            |            |            |
| Enhanced Benefits (if any):  |          | None.  |          |          |            |            |            |            |
| Premium by Geographic Area?  |          | Yes. Plan available in Essex, Hampden, Middlesex, Norfolk, Suffolk, Worcester and parts of Bristol and Plymouth counties.  |          |          |            |            |            |            |
| Payment Mode Discount?   |          | No, only monthly rates are available.  |          |          |            |            |            |            |
| Only available through associations?   |          | No   |          |          |            |            |            |            |
| 2006-2007 Enrollment:  |          | May contain up to a 6-month pre-existing condition limitation period depending on prior creditable coverage.   |          |          |            |            |            |            |